

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Kennedy et al.	CONF. NO.	1402
APPLICATION NO.:	10/559,066	ART UNIT:	3691
FILING DATE:	May 3, 2006	EXAMINER:	H. Kazimi
TITLE:	Integrated electronic credit application, contracting and securitization system and method		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO SECOND OFFICE ACTION

In response to the Office Action mailed on January 27, 2009, we respectfully submit the following Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 12 of this paper; and

Conclusion begins on page 16 of this paper.

Through the enclosed Petition, we respectfully request a two-month extension of the date for reply to June 29, 2009. Applicant hereby authorizes the Commissioner to charge the fee associated with the filing of this Petition to Deposit Account No. 07-1700 under reference number "DLT-004." In the event that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account No. 07-1700.

AMENDMENTS

Prior to further examination, please amend the above-identified application, without prejudice, as follows: